UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY **Caption in Compliance with D.N.J. LBR 9004-1** KML Law Group, P.C. By: Denise Carlon, Esquire 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 Attorneys for Secured Creditor: M&T Bank	**Order Filed on April 28, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey**
In Re: Michael A. Rafine, Debtor	Case No.: 23-11242 JNP Adv. No.: Hearing Date: 4/19/2017 @ 9:00 a.m. Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 28, 2023

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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 Debtors: Michael A. Rafine
 Case No.:   23-11242 JNP
 Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
                   DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor M&T Bank , holder of a mortgage on real property located at 91 Castle Heights Avenue, Pennsville NJ 08070, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Stacey Mullen, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.